

In re:
John E. Panichi
Michelle Panichi
Debtors

Case No. 15-10919-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db/jdb +John E. Panichi, Michelle Panichi, 430 S. Church Street, Clifton Heights, PA 19018-2107
133501032 +Department Stores National Bank For Macys American, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
133501031 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
13474813 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13471450 +TIMOTHY ZEARFOSS, ESQ, 143-145 LONG LANE, UPPER DARBY, PA 19082-3116

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:14 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:35
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:04 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

133530090 +E-mail/Text: bankruptcy@cavps.com Jun 02 2020 04:20:59 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13473538 EDI: DISCOVER.COM Jun 02 2020 07:58:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

13516898 EDI: ECAST.COM Jun 02 2020 07:58:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262

13492351 EDI: CAUT.COM Jun 02 2020 07:58:00 JP Morgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505, AZ1-1191, Phoenix, AZ 85038-9505

13484144 E-mail/Text: camanagement@mtb.com Jun 02 2020 04:20:17 M&T BANK, PO BOX 1288, Buffalo, NY 14240

13562101 EDI: PRA.COM Jun 02 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

13506391 EDI: Q3G.COM Jun 02 2020 07:58:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

13914424 EDI: ECAST.COM Jun 02 2020 07:58:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmllawgroup.com

JOSHUA I. GOLDMAN on behalf of Creditor Lakeview Loan Servicing, LLC
Josh.Goldman@padgettlawgroup.com

MATTEO SAMUEL WEINER on behalf of Creditor Lakeview Loan Servicing, LLC
bkgroup@kmllawgroup.com

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

REBECCA ANN SOLARZ on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TIMOTHY ZEARFOSS on behalf of Joint Debtor Michelle Panichi tzearfoss@aol.com
TIMOTHY ZEARFOSS on behalf of Debtor John E. Panichi tzearfoss@aol.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 John E. Panichi
First Name Middle Name Last Name
Debtor 2 Michelle Panichi
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **15-10919-jkf**

Social Security number or ITIN **xxx-xx-6130**
EIN **-----**
Social Security number or ITIN **xxx-xx-8946**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John E. Panichi

Michelle Panichi

6/1/20

By the court:

Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.